



June 22, 2015

The Honorable Tom Wheeler
Chairman
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

Re: GN Docket No. 13-5, Technology Transitions; GN Docket No. 12-353, AT&T
Petition to Launch a Proceeding Concerning the TDM-to-IP Transition; WC Docket
No. 05-25, Special Access for Price Cap Local Exchange Carriers.

Dear Chairman Wheeler:

I am the Chief Technology Officer at Monticello Banking Company, a state-chartered commercial bank that has been in business and operating under the same name since 1895. We currently have thirteen offices located in seven counties throughout Southern Kentucky. Our business is built around the value of traditional community banking, and our focus on both customer and community service has helped us remain competitive for the last 120 years.

Technology has become an increasingly important aspect of the banking industry. While it has provided us with the extraordinary ability to streamline transactions and make our customers' lives easier, it has also been a barrier to success for many small, locally-owned banks like ours who must work hard to remain competitive against large national banks.

Our customers are our primary focus and we remain dedicated to keeping and building upon this business philosophy. We've worked hard to remain competitive by keeping our systems forward looking and by providing our customers with online banking services like NetTeller and eDeposit. Broadband is an essential part of our ability to maintain these services and keep our online network running

efficiently, and we have chosen a competitive carrier for our voice and data services. They provide the individualized services and customer support we need.

As a locally-owned business, we encourage you to protect the wholesale access market and consider the effect this may have on industries like ours. This will ensure that our ability to choose a competitive provider – and ultimately, allow our customers to continue to do the same.

Sincerely,



Randy Parsons

Chief Technology Officer, Monticello Banking Company

cc: Commissioner Mignon Clyburn
Commissioner Jessica Rosenworcel
Commissioner Ajit Pai
Commissioner Michael O'Rielly
Jonathan Sallet
Matthew DelNero
Howard Symons
GiGi Sohn